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# Perforations Found in U.S. Checks and Documents

Chuck Spaulding (#2355)

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I am not a check collector, but when I find a beautifully engraved check, I can't resist the urge to find a place for it in my general collection. Checks are usually pristine and most of them are printed on acid free paper.

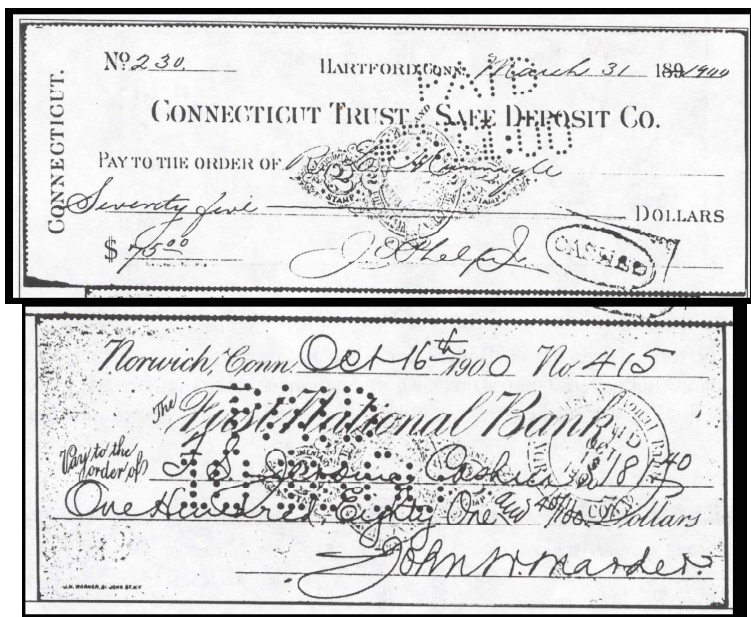
I have a modest collection of checks with the Scott RN designs for Revenue Stamped Paper. What bothered me most was to find a beautiful check with a cut cancel or perforation that destroyed the check's original appearance.

After I became a perfin collector, clean perforations got my interest and I collect the checks and documents for the perforated designs that are found in them. The Perfins Club has decided to document these types of perforated designs. The users were financial institutions, government agencies and the businesses that service them. The perforated designs

are found in checks and documents such as bonds, shares and deeds.

The research project is much larger in scope and includes all the perfins and perforated designs that are found in United States revenue stamps such as documentary, beer, cigar, wine, oleomargarine, etc. For the past three years a small group of members of The Perfins Club has been conducting research. Some members of The American Revenue Association and The State Revenue Society have joined us. We have set no limits on the size or function of the perforations. They can be as small as a design cut out (punch) or as big as they can get.

For this article I have assembled some of the check and document perforation types that we have already discovered.



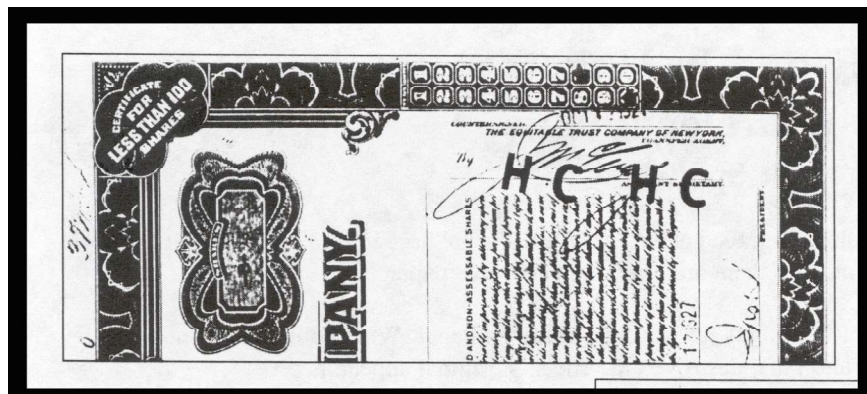
The most common type of perforation is a PAID that is usually over or under an adjustable date. Because this type of design is so common, we do not plan to document it. Our documentation will be limited to designs that include a company's name or initials or a Federal Reserve identification number.

The perforated designs may have adjustable dates produced with pins or they may be cut out (punch) designs.

The example on the next page shows the cut out (initials HC) that was found in a 1927 share. The

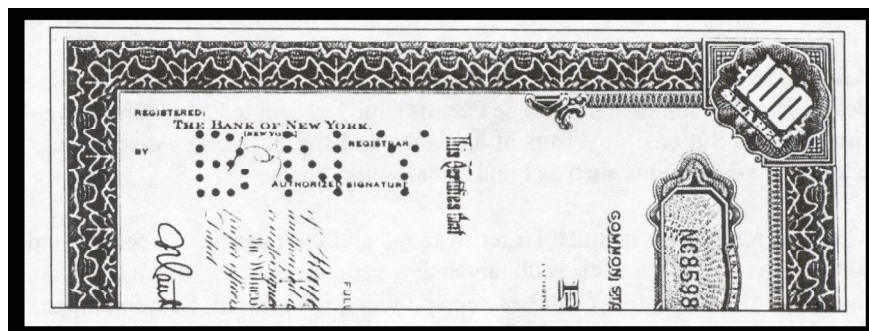
share was countersigned by The Equitable Trust Company of New York, and the cut out initials were

probably the personal perforator of an employee of this bank.



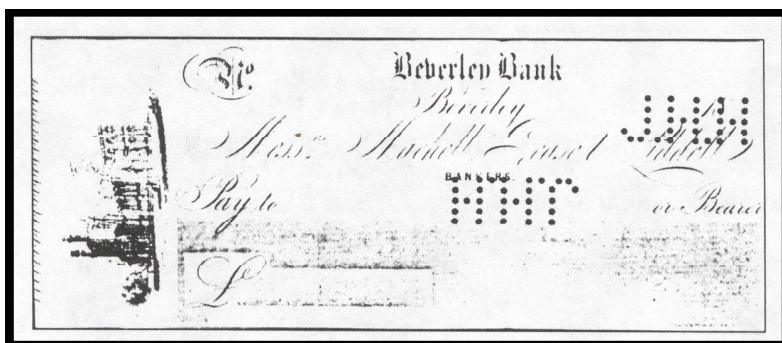
The Bank of New York had a number of different perforators but the one shown only used the initials

of the bank. The perforated design BNY was found in a 1968 share.



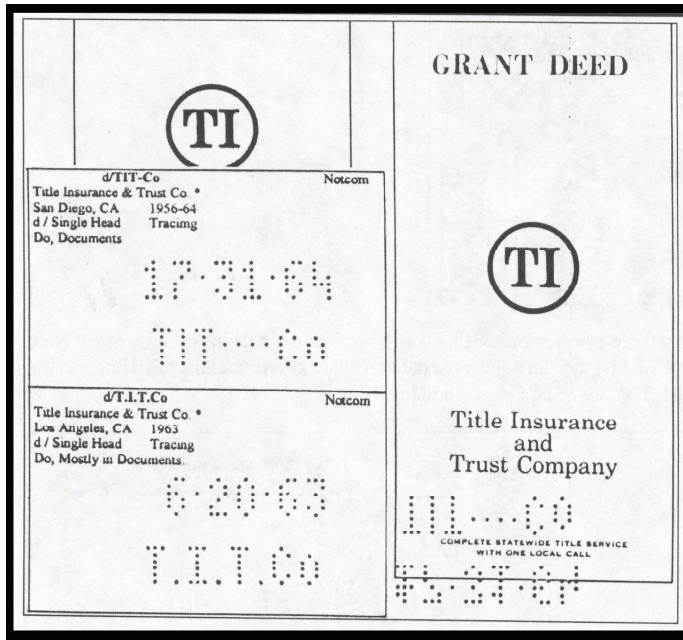
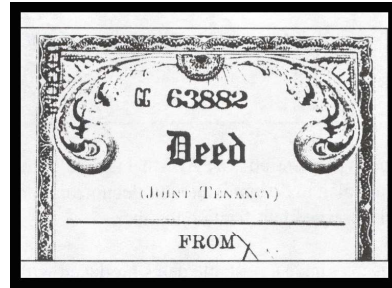
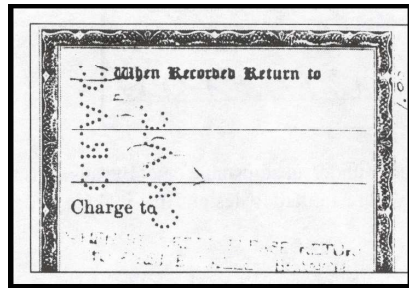
We found the initials J.H.H perforated in an unused Beverly Bank check. The check looks as though it has been personalized for a customer and is printed in Venetian red. There is no date or indication in

which state Beverly is located. We have no idea what the initials J.H.H stand for. Can anyone help us with more information about this perforated design?



We have discovered a number of deeds with the perfin design C.R.A.C. The example shown is one of these deeds. What are not shown are the documentary stamps on the other side that are canceled by this perforator. When The County

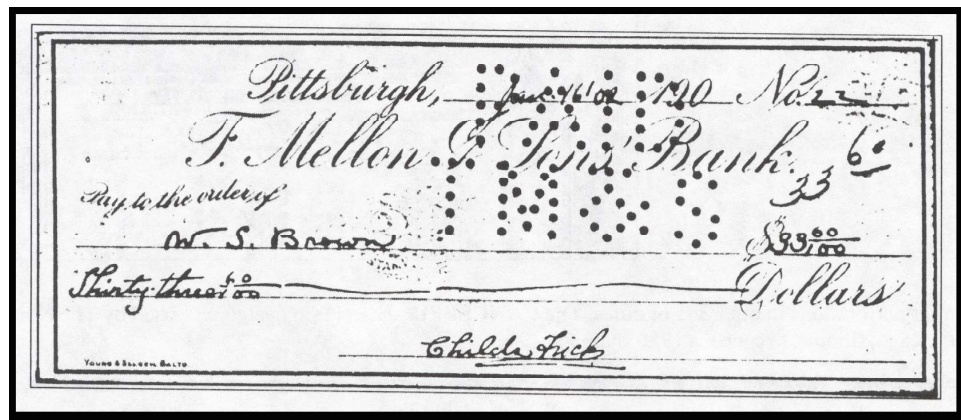
Recorder of Alameda County of Oakland, California, recorded a document, it was perforated with their initials. The perfin design has been found in postage stamps and is listed in the Catalog of United States Perfins as catalog number C284.51.



The Title Insurance and Trust Company had offices in different cities in California. Each office had its own perforator. We know of five different perforated designs showing variations of the initials TITCo. I've shown two examples from our project's work sheets. These designs have been found in grant deeds and in documentary stamps.

In 1902 the T. Mellon & Sons Bank of Pittsburgh, Pennsylvania, used the perforated design PAID/TM&S. The initials are a good match for the bank name. I apologize for the bad reproduction of the

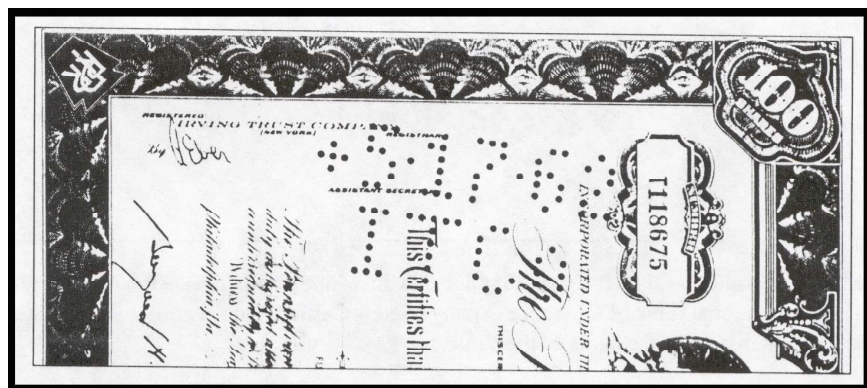
check. I don't own all the material that I'm using as illustrations for this article. Members of our research team always send me good copies of the perforations that they discover but not always of the documents.



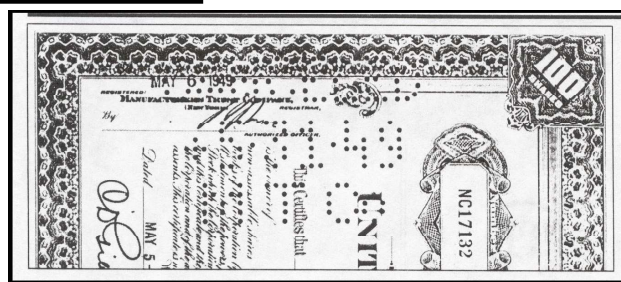
We know of at least three different perforated designs that were used by the Irving Trust Company

of New York. Their date/ ITCO design was used in a 1962 share.

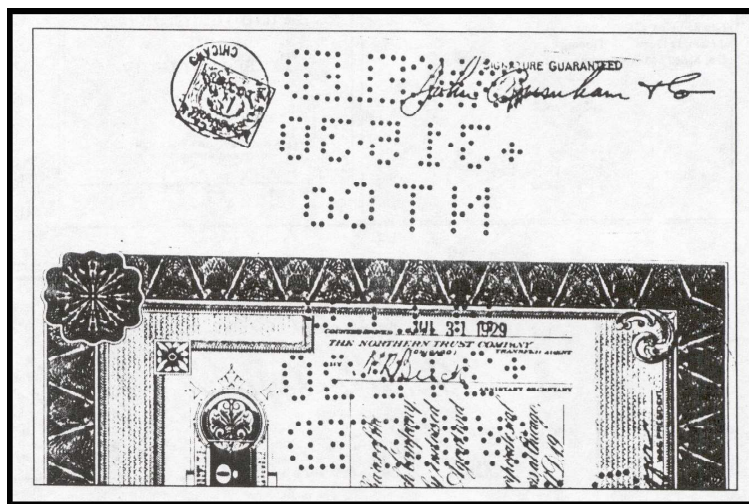




Manufacturers Trust Company of New York used a three-line perforator that was typical of the designs used by many New York financial institutions. The first line was CANCELED, then an adjustable date on the next line, and the third line had the company's initials. The perforated design CANCELED/date/MTCO was found in a 1949 share.



We found similar perforations in other major cities. The CANCELED/date/NTCo design was used by The Northern Trust Company of Chicago, Illinois, to cancel a 1930 share.



Many companies used PAID in the first line of a three-line perforated design. We found this type of perforation in checks. In 1896 the National Bank of

Lawrence County of New Castle, Pennsylvania, used the design PAID/date/N.B.L.C. The initials are a good match for the name of the bank.

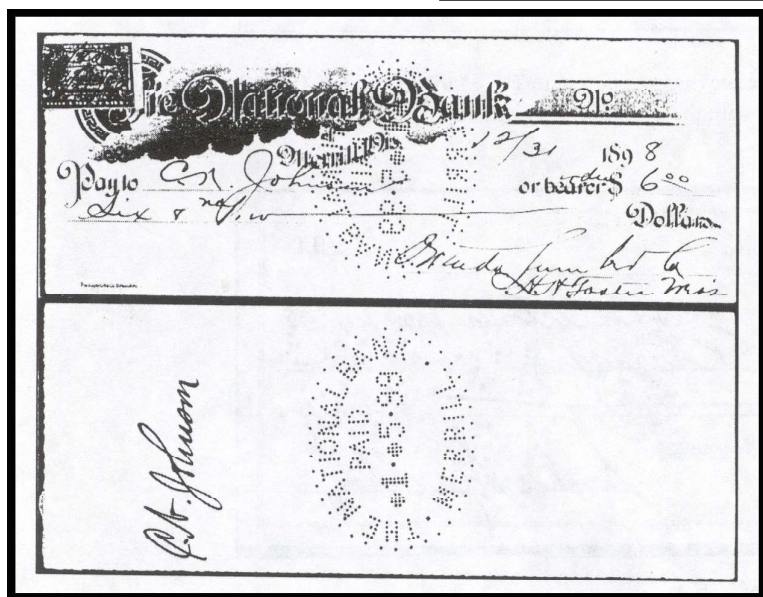
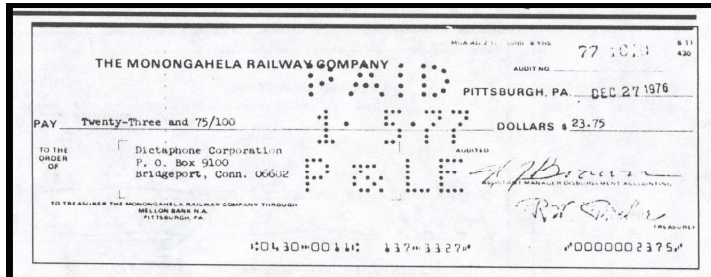


[The Check Collector's Editor's note: the bisected five cent first issue revenue on this check does not

belong there. There was no check tax in 1895, or in 1885, for that matter.]

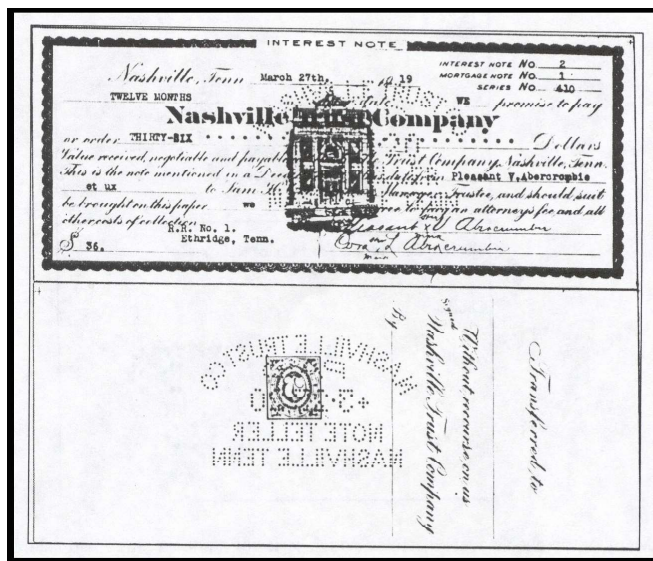
The design PAID/date/P&LE was found in 1976 checks of the Monongahela Railway Company that were processed through the Mellon Bank N.A. both of Pittsburgh, Pa. The perforated design has no relationship to any of the company names printed on the check face. Even the rubber

stamp cancels on the back of the check add no new names. What could the initials P&LE stand for?



Some banks used more elaborate perforated designs. In 1895-99 the National Bank of Merrill, Wisconsin, used an oval design for its name and location and placed PAID and an adjustable date in the middle of the design. Notice the required 1898 battleship documentary stamp that is neatly placed in the upper left hand corner. Not everyone was so neat. The stamps have been found in various places on the checks. The result is that many of these stamps have been found with parts of the bank perforations in them.

A 1919 interest note from the Nashville Trust Company of Nashville, Tennessee, is an example of a five line perforator that was used to cancel checks and documents. Notice how the documentary stamp is perforated with part of the perforated design!



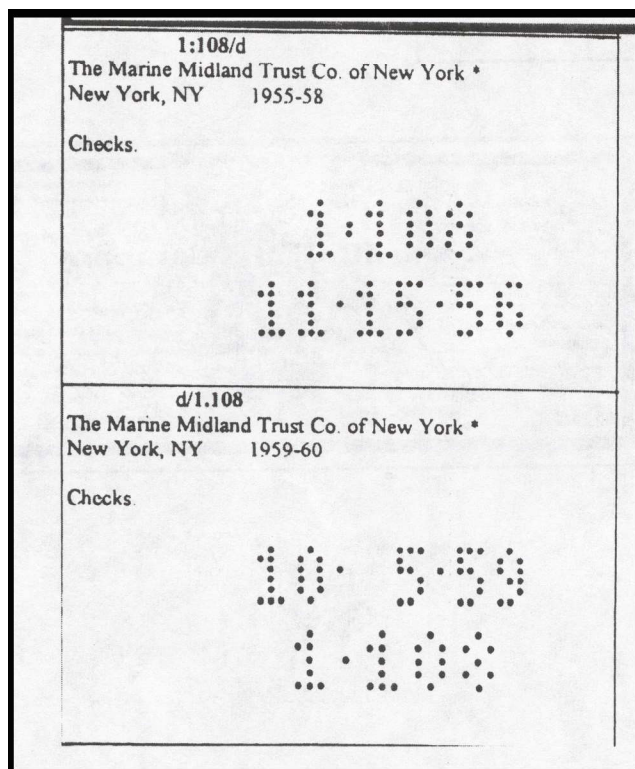


In the late 1950s and early 1960s I had a personal checking account with The Marine Midland Trust

Company of New York. My canceled checks were usually perforated with the design MMTCo/date.

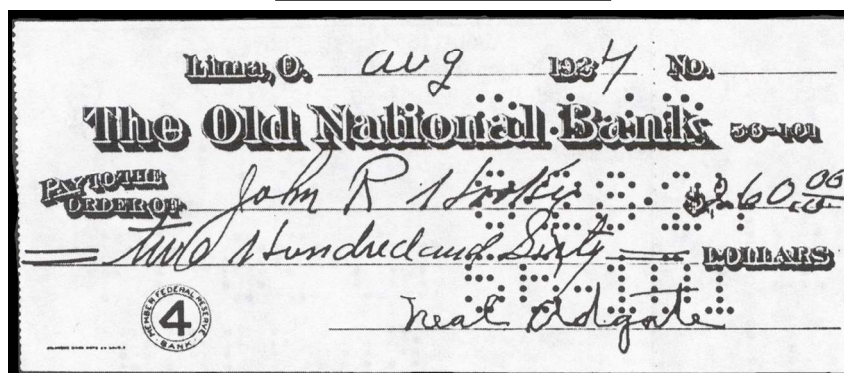


Many of my checks were canceled with a series of numbers plus an adjustable date. The bank used two different number perforations. The designs were 1:108/date, and, date/1.108. I have included the part of our project's work sheet pages that show these designs. I noticed that the same numbers were printed on my checks next to the date and over another number (210). In those early years, I had no idea of the meaning of the numbers.



It wasn't until I got involved with documenting the perforated designs found in revenue stamps and documents that I realized that the numbers related to the Federal Reserve System. The first check that got my interest was a 1924 check drawn on The Old National Bank of Lima, Ohio. The perforated design in the check was PAID/date/56-101, and this number was also printed on the check after the bank name. I've since learned that these numbers are the bank's identification numbers in the Federal Reserve

System. In the lower left corner of the check is a double circle with a large "4" in the middle. Printed between the outer circles is MEMBER FEDERAL RESERVE BANK. We still don't completely understand how the Federal Reserve has changed their system over the years, but we know that there are twelve United States districts. The "4" probably stands for the fourth district in which this bank's checks were cleared. The clearing-house for the fourth district is located in Cleveland, Ohio.



In 1954 The First National Bank of Memphis, Tennessee, used the perforated design P AID/date/26-2. The bank identification number is printed in the upper right corner of the check but this time it is over the number 840. To date, the only explanation we have for this number is that the first digit of a three-digit number and the first two digits of a four-digit number are the Federal Reserve district numbers. In this case (840) the district would

be the eighth district and the banks clearing-house is in Saint Louis. We have no idea what the last two digits mean. If you look back at the illustrations of the checks issued after 1924, you will notice a similar fractional number printed on the checks. The only explanation for the foreign revenue stamp on a United States check is that the company that cashed the check was a British company and their laws required a revenue stamp on checks.



We have been in contact with the Federal Reserve to try to get more detailed information. On their web site <http://www.federalreserve.gov/otherfrb.htm>

they only deal in general terms of how the current system works. To better understand what we have been finding on early checks we require a more

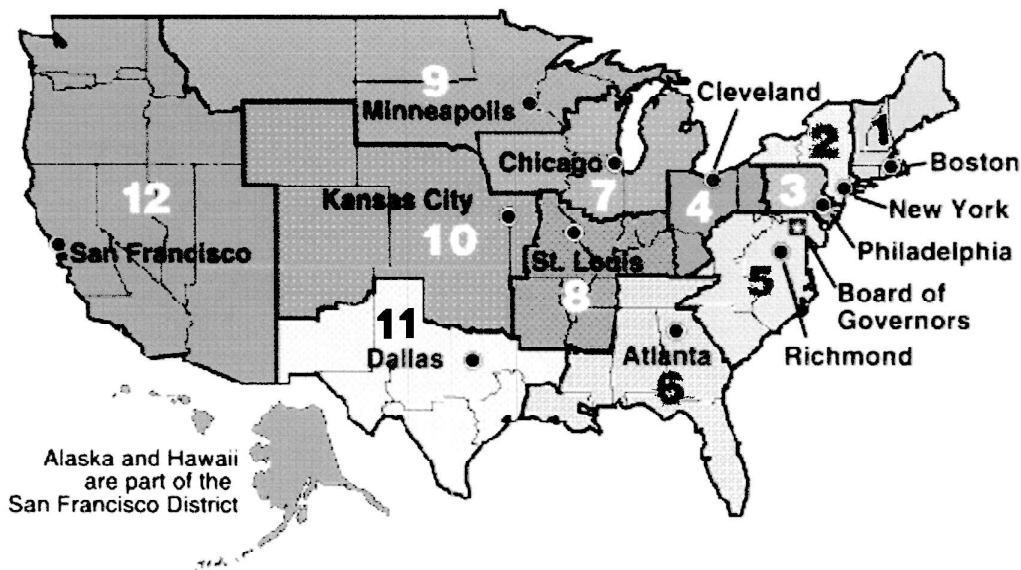
detailed history. We would appreciate any help that Club members can give us. The Federal Reserve district map shown below was downloaded from their web site. It is displayed in color and it doesn't reprint well in black and white. You may wish to visit their site to get a color copy. If you study the

map, you will notice that the district lines don't always correspond to state boundary lines. For example, west Tennessee is in the eighth district and east Tennessee is in the sixth district. This happens with a few other states also.

## The Twelve Federal Reserve Districts

Addresses and  
phone numbers  
**Banks**  
**Branches**  
**RCPCs**

Boston  
New York  
Philadelphia  
Cleveland  
Richmond  
Atlanta  
Chicago  
St. Louis  
Minneapolis  
Kansas City  
Dallas  
San Francisco  
Board



I've included a page from our project's worksheets to show some of the bank identification numbers that we have discovered (next page.). We don't think it was required by law to include a bank's identification number as a part of the perforated design because we found many un-perforated checks with the identification numbers rubber-stamped on the back.

The research for our project is going well. We have discovered well over 4000 perforated designs in revenue stamps and documents. One of the areas in which our information is scarce is the perforated designs that are found in checks and documents. If you would like to help us,

please look through your collections and accumulations for perforated designs. Contributors to the project will be noted in the final catalog.

I can be reached by Email at [perfinzman@juno.com](mailto:perfinzman@juno.com) and if you live nearby my phone number is (516)-678-6280. My address is 48 Strathmore Lane, Rockville Centre, NY 11570-1848.

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cf. Total Paid and/or Requested Circulation (Sum of 15b, 15c, and 15d)	550
cf. Copies not Distributed	104
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<p>p/d/56-101 The Old National Bank * Lima, OH 1924</p> <p>Check</p> <p>PAID 8-28-24 56-101</p>	<p>p/d/60-1159 The First National Bank of Fleetwood, PA * Fleetwood, PA 1919-20</p> <p>Do, Checks</p> <p>PAID 10-20-19 60-1159</p>
<p>p/d/60-81 Union Trust Company of Erie * Erie, PA 1929</p> <p>Check</p> <p>PAID 12-13-29 60-81</p>	<p>Pd78.29/d First National Bank * Mitchell, SD 1928</p> <p>Check Date in perf is incorrect.</p> <p>PAID 9-17-19 78-29</p>
<p>p/d/60-912 Farmers National Bank of Lititz * Lititz, PA 1918-22</p> <p>Do, Checks</p> <p>PAID 3-24-19 60-912</p>	<p>p/d/80.520 Bank of Keyesville * Keyesville, MO 1918-25</p> <p>Do, Checks</p> <p>PAID 1-26-25 80-520</p>
<p>p/d/60.??5 Farmers &amp; Merchants Trust Co. * Greenville, PA 1920</p> <p>Do, Check</p> <p>PAID 11-11-20 60-055</p>	<p>p/d/85.74 - 1 Gulfport, MS 1934</p> <p>Bond</p> <p>PAID 8-10-34 8574</p>